

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

In re:
Brian A. Lauritsen : Case No. 21-70307-JAD
Bobbie M. Lauritsen :
Debtor(s) : Chapter 13
:
Ronda J. Winnecour, Trustee :
Movant(s) : Related to Document 68
: Hearing: 11/9/22 at 10:00 a.m.
vs. :
:
Brian A. Lauritsen :
Bobbie M. Lauritsen :
Respondent(s) :

ORDER OF COURT

AND NOW, THIS 9th day of November, 2022, upon
consideration of the CHAPTER 13 TRUSTEE'S OBJECTION TO JANUARY 19, 2022,
PLAN, AND REQUEST THAT CASE BE CONVERTED TO CHAPTER 7, and responses
thereto, is hereby ORDERED that confirmation is denied and the case is converted to
Chapter 7.



U.S. Bankruptcy Judge
Jeffery A. Deller

FILED
11/9/22 3:09 pm
CLERK
U.S. BANKRUPTCY
COURT - WDPA

In re:
Brian A Lauritsen
Bobbie M Lauritsen
Debtors

Case No. 21-70307-JAD
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-7
Date Rcvd: Nov 09, 2022

User: auto
Form ID: pdf900

Page 1 of 4
Total Noticed: 64

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 11, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Brian A Lauritsen, Bobbie M Lauritsen, 130 E 21st Ave, Altoona, PA 16601-4468
cr	+ First Commonwealth Bank, McGrath McCall, P.C., Four Gateway Center, Suite 1040, 444 Liberty Avenue, Pittsburgh, PA 15222-1220
15399216	+ Allegheny Resources LLC, co Stephen Elggren, PO Box 1726, Draper, UT 84020-1726
15399219	Bank Of The West, Consumer Product Servicing, Omaha, NE 68103
15399234	+ First Commonwealth Bank, c/o McGrath McCall, P.C., Four Gateway Center, Suite 1040, 444 Liberty Avenue, Pittsburgh, PA 15222-1225
15399238	+ Law Office Of Stephen Elggren, PO Box 1726, Draper, UT 84020-1726
15399239	+ McKenzie Banking Company, P.O. Box 220, Mc Kenzie, TN 38201-0220
15419174	+ Northwest Bank, PO Box 337, Warren, PA 16365-0337
15399240	+ Nw Bank Fka Nw Savngs, 100 Liberty St, Warren, PA 16365-2411
15399241	+ On Deck Capital, Inc., 12 Powder Springs Street, Suite 240, Marietta, GA 30064-7205
15400916	Peoples Natural Gas Company LLC, c/o GRB Law, Frick Building, 437 Grant St., 14th Floor, Pittsburgh, PA 15219
15399242	+ Rd/bpm/onnix, 595 S. Riverwoods Parkway, Logan, UT 84321-6838

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 09 2022 23:46:51	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	+ Email/PDF: rmscedi@recoverycorp.com	Nov 09 2022 23:57:35	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: ebnpeoples@grblaw.com	Nov 09 2022 23:47:00	Peoples Natural Gas Company LLC, GRB Law, Frick Building, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
15399215	+ Email/Text: backoffice@affirm.com	Nov 09 2022 23:47:00	Affirm Inc, 650 California St Fl 12, San Francisco, CA 94108-2716
15399217	+ Email/Text: ally@ebn.phinsolutions.com	Nov 09 2022 23:47:00	Ally Financial, P.o. Box 380901, Bloomington, MN 55438-0901
15404364	Email/PDF: bncnotices@becket-lee.com	Nov 09 2022 23:46:06	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15403007	+ Email/Text: bknotices@bankofthewest.com	Nov 09 2022 23:47:29	BANK OF THE WEST, 2527 CAMINO RAMON, SAN RAMON, CA 94583-4213
15399218	+ Email/Text: creditcardbkcorrespondence@bofa.com	Nov 09 2022 23:47:00	Bank of America, PO Box 982238, El Paso, TX 79998-2238
15400317	+ Email/Text: mortgagebkcorrespondence@bofa.com	Nov 09 2022 23:47:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
15401665	Email/Text: creditcardbkcorrespondence@bofa.com	Nov 09 2022 23:47:00	Bank of America, N.A., PO BOX 31785, Tampa, FL 33631-3785
15402069	Email/Text: Bankruptcy.RI@Citizensbank.com		

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		Nov 09 2022 23:47:00	Citizens Bank N.A., One Citizens Bank Way JCA115, Johnston, RI 02919
15399225	Email/Text: Bankruptcy.RI@Citizensbank.com		
		Nov 09 2022 23:47:00	Citizens Bank Na, 480 Jefferson Blvd, Warwick, RI 02886
15399220	+ Email/PDF: resurgentbknofications@resurgent.com		
		Nov 09 2022 23:46:34	Cach LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15399221	+ Email/PDF: AIS.cocard.ebn@aisinfo.com		
		Nov 09 2022 23:46:50	Capital One Bank Usa N, Po Box 30281, Salt Lake City, UT 84130-0281
15399222	+ Email/Text: bankruptcy@cavps.com		
		Nov 09 2022 23:47:00	Cavalry Investments, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
15399223	+ Email/Text: bankruptcy@cavps.com		
		Nov 09 2022 23:47:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
15399224	+ Email/PDF: Citi.BNC.Correspondence@citi.com		
		Nov 09 2022 23:46:34	Cbna, Po Box 6497, Sioux Falls, SD 57117-6497
15399226	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM		
		Nov 09 2022 23:47:00	Comenitybank/victoria, Po Box 182789, Columbus, OH 43218-2789
15399227	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM		
		Nov 09 2022 23:47:00	Comenitycapital/ikeapc, Po Box 182120, Columbus, OH 43218-2120
15399228	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM		
		Nov 09 2022 23:47:00	Comenitycb/davidsbride, Po Box 182120, Columbus, OH 43218-2120
15399229	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM		
		Nov 09 2022 23:47:00	Comenitycb/dntfirst, Po Box 182120, Columbus, OH 43218-2120
15399230	+ Email/Text: BKPT@cfna.com		
		Nov 09 2022 23:47:00	Credit First N A, Pob 81315, Cleveland, OH 44181-0315
15399231	Email/Text: mrdiscen@discover.com		
		Nov 09 2022 23:47:00	Discover Bank, Po Box 30954, Salt Lake City, UT 84130
15399232	+ Email/Text: mrdiscen@discover.com		
		Nov 09 2022 23:47:00	Discover Fin Svcs Llc, Pob 15316, Wilmington, DE 19850-5316
15440311	Email/Text: EBNBKNOT@ford.com		
		Nov 09 2022 23:47:00	Ford Motor Credit Company LLC, PO Box 62180, Colorado Springs, CO 80962-2180
15399233	+ Email/Text: SAABankruptcy@fcbanking.com		
		Nov 09 2022 23:47:00	First Commonwealth Ban, 22 North Sixth St, Indiana, PA 15701-1802
15403510	+ Email/Text: HarleyDavidsonBKNotices@nationalbankruptcy.com		
		Nov 09 2022 23:47:00	Harley-Davidson Credit Corp., PO Box 9013, Addison, Texas 75001-9013
15409178	Email/PDF: ais.chase.ebn@aisinfo.com		
		Nov 09 2022 23:46:49	JPMorgan Chase Bank, National Association, 3415 Vision Drive, Columbus, OH 43219
15399235	Email/PDF: ais.chase.ebn@aisinfo.com		
		Nov 09 2022 23:46:32	Jpmcb Auto, P.o. Box 901003, Fort Worth, TX 76101
15399236	Email/PDF: ais.chase.ebn@aisinfo.com		
		Nov 09 2022 23:46:01	Jpmcb Home, 700 Kansas Lane, Monroe, LA 71203
15404647	^ MEBN		
		Nov 09 2022 23:41:42	LAKEVIEW LOAN SERVICING, LLC, c/o M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840
15407392	+ Email/Text: lcarson@hatlawfirm.com		
		Nov 09 2022 23:47:00	McKenzie Banking Company, c/o Hagwood and Tipton, P.C., P.O. Box 726, Paris, TN 38242-0726
15399244	Email/Text: Bankruptcy@swiftcapital.com		
		Nov 09 2022 23:47:00	SWIFT FINANCIAL, LLC, 3505 Silverside Rd, Wilmington, DE 19810
15508934	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com		
		Nov 09 2022 23:46:51	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
15419359	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com		
		Nov 09 2022 23:46:52	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15402007	Email/Text: bnc-quantum@quantum3group.com		
		Nov 09 2022 23:47:00	Quantum3 Group LLC as agent for, JHPDE SPV

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15409124	Email/Text: bnc-quantum@quantum3group.com	Nov 09 2022 23:47:00	II LLC, PO Box 788, Kirkland, WA 98083-0788 Quantum3 Group LLC as agent for, MOMA Trust LLC, PO Box 788, Kirkland, WA 98083-0788
15399243	+ Email/Text: enotifications@santanderconsumerusa.com	Nov 09 2022 23:47:00	Santander Consumer Usa, Po Box 961211, Fort Worth, TX 76161-0211
15399245	+ Email/PDF: gecsed@recoverycorp.com	Nov 09 2022 23:46:50	Syncb/care Credit, C/o Po Box 965036, Orlando, FL 32896-0001
15399246	+ Email/PDF: gecsed@recoverycorp.com	Nov 09 2022 23:46:32	Syncb/func, C/o Po Box 965036, Orlando, FL 32896-0001
15399248	+ Email/PDF: gecsed@recoverycorp.com	Nov 09 2022 23:46:32	Syncb/lowes, Po Box 956005, Orlando, FL 32896-0001
15399249	+ Email/PDF: gecsed@recoverycorp.com	Nov 09 2022 23:46:52	Syncb/ppc, Po Box 965005, Orlando, FL 32896-5005
15399250	+ Email/PDF: gecsed@recoverycorp.com	Nov 09 2022 23:46:51	Syncb/ppmc, Po Box 965005, Orlando, FL 32896-5005
15399251	+ Email/PDF: gecsed@recoverycorp.com	Nov 09 2022 23:46:34	Syncb/qvc, Po Box 965005, Orlando, FL 32896-5005
15399252	+ Email/PDF: gecsed@recoverycorp.com	Nov 09 2022 23:57:28	Syncb/sams, Po Box 965005, Orlando, FL 32896-5005
15419469	+ Email/PDF: gecsed@recoverycorp.com	Nov 09 2022 23:46:50	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
15399401	+ Email/PDF: gecsed@recoverycorp.com	Nov 09 2022 23:57:27	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15399253	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Nov 09 2022 23:47:00	Tbom/atls/fortiva, Pob 105555, Atlanta, GA 30348-5555
15399254	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 09 2022 23:57:28	Thd/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
15399255	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Nov 09 2022 23:47:00	Toyota Motor Credit, 10040 N. 25th Ave., Phoenix, AZ 85021-1601
15405803	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Nov 09 2022 23:47:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
15399256	^ MEBN	Nov 09 2022 23:41:59	UPMC, PO Box 371472, Pittsburgh, PA 15250-7472

TOTAL: 52

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Ford Motor Credit Company, LLC
cr		Harley-Davidson Credit Corp.
cr		JPMORGAN Chase Bank, National Association
cr		LAKEVIEW LOAN SERVICING, LLC
cr		Swift Financial, LLC, as servicing agent for WebBa
cr		Toyota Motor Credit Corporation
15403106		Ford Motor Credit Company, LLC
15399237		Lakeview Loan Servicing, LLC, PO Box 840, NY 14200
15399247		Syncb/home Dsn Outdr L
cr	*	BANK OF AMERICA, N.A., PO BOX 31785, TAMPA, FL 33631-3785
15404365	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15399994	*+	Cavalry Investments, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321

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TOTAL: 9 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 11, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 9, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC bnicholas@kmlawgroup.com
Christopher A. DeNardo	on behalf of Creditor JPMORGAN Chase Bank National Association logsecf@logs.com
Garry Alan Masterson	on behalf of Creditor Ford Motor Credit Company LLC pitecf@weltman.com
Gary W. Darr	on behalf of Creditor First Commonwealth Bank gdarr@lenderlaw.com
Keri P. Ebeck	on behalf of Creditor Toyota Motor Credit Corporation kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Keri P. Ebeck	on behalf of Creditor Harley-Davidson Credit Corp. kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Kristen D. Little	on behalf of Creditor JPMORGAN Chase Bank National Association kdlittleecf@gmail.com
Lawrence W. Willis	on behalf of Joint Debtor Bobbie M Lauritsen ecf@westernpabankruptcy.com urfreshstrt@gmail.com;willislr88866@notify.bestcase.com
Lawrence W. Willis	on behalf of Debtor Brian A Lauritsen ecf@westernpabankruptcy.com urfreshstrt@gmail.com;willislr88866@notify.bestcase.com
Lisa M. Swope, Chapter 7 Trustee	lms@nsslawfirm.com PA73@ecfbis.com,kpetak@spencecuster.com,skosis@spencecuster.com,alm@nsslawfirm.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
Thomas E. Reilly	on behalf of Creditor Swift Financial LLC, as servicing agent for WebBank ecf@tomreillylaw.com

TOTAL: 14